

AIA Vitality

# COVID-19 Insights

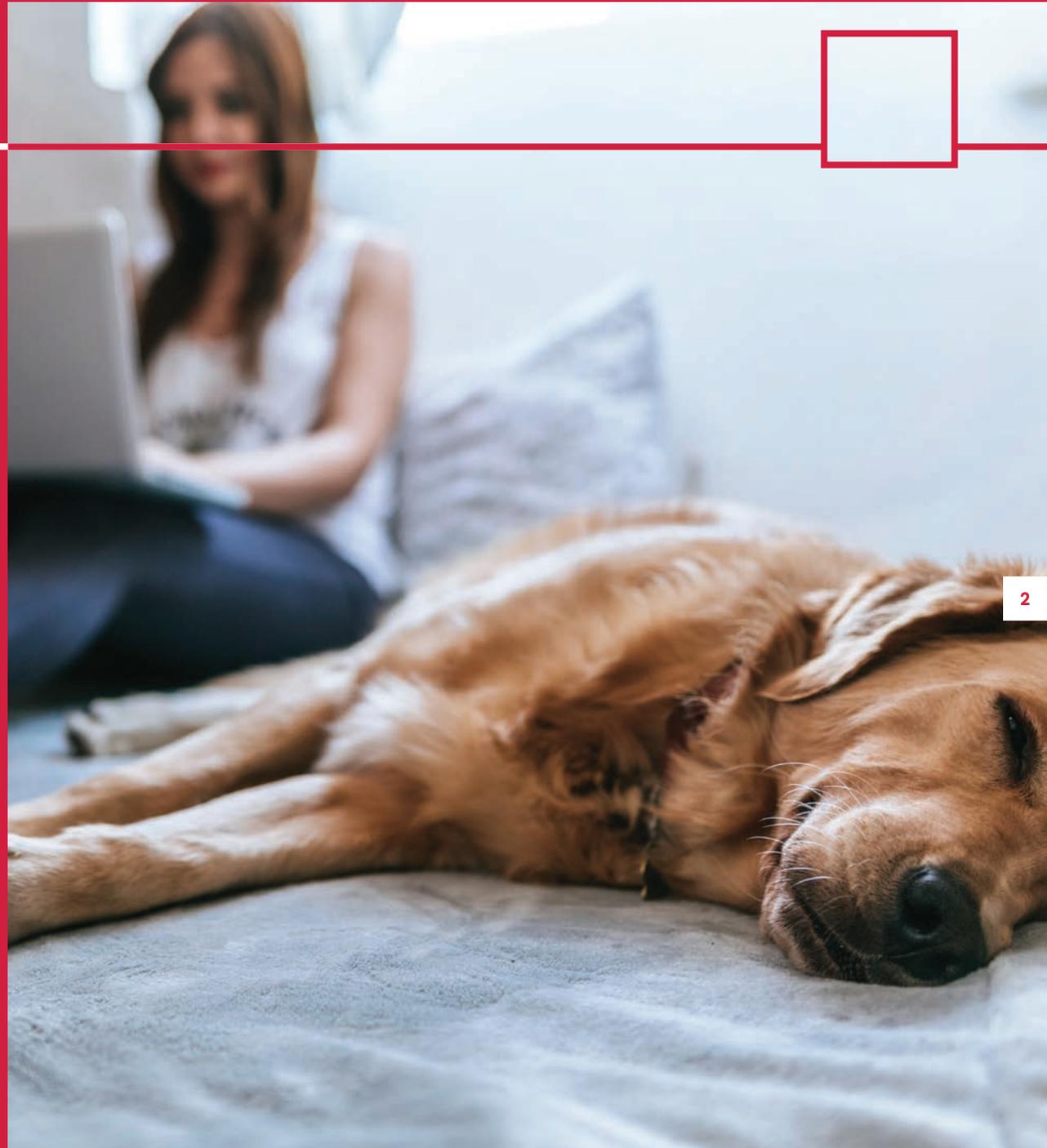
IMPACT ON BEHAVIOUR



AIA Vitality

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# FOREWORD

**With the world turned upside down by COVID-19 for AIA Australia and New Zealand this means we are more committed than ever on delivering and achieving our promise of helping Australians and New Zealanders live Healthier, Longer and Better Lives.**

The last few months have seen us dramatically reset the way we live our lives and this will continue to be the case for the foreseeable future. Health is on everyone's minds, both our own health and the health of our family, friends, loved ones and community members.

Small lifestyle changes – things like cooking more at home, being more active, spending more time with your children – can have a big impact on your overall health and wellbeing. During this time of COVID-19 we've adapted to the "new normal", we've all been forced to make small changes, changes that can positively impact us as we start to recover from this crisis.

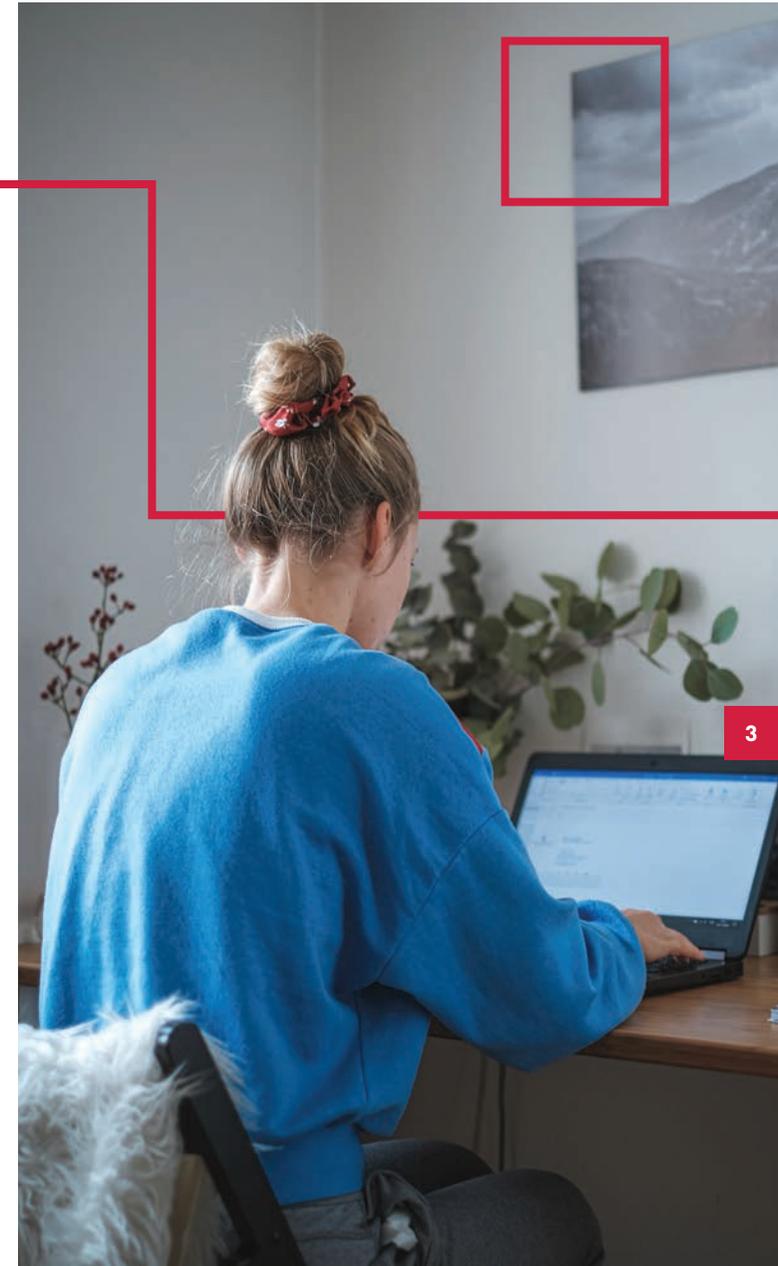
AIA Vitality - our proven, global, science-backed program which uses behavioural economics to educate, support and incentivise members to understand and improve their health – is focused on helping Australians and New Zealanders make healthier choices. In this report, we aim to dig into how behaviours have changed during this time, what the general public is seeking in terms of information as well as how our wellbeing has been challenged.

Through understanding the impacts we hope to help our members and the broader public better navigate the future together.



Stay safe and stay healthy.

**Damien Mu**  
CEO and Managing Director  
AIA Australia and New Zealand



# THE WORLD WE LIVE IN HAS CHANGED DRAMATICALLY & QUICKLY



## CORONAVIRUS IS NOT JUST A PANDEMIC, IT'S AN 'INFODEMIC'

Uncertainty as a result of information overload could impact our health and wellbeing.

STAY SAFE. STAY HEALTHY. STAY HOME. #COVID19

Avoid misinformation and scams!

Follow official UN accounts for updates: [www.un.org/coronavirus](http://www.un.org/coronavirus)

UNOV UNODC

De Oza shared a link February 20 at 9:42 AM

Nigerian pastor who went to China to destroy coronavirus has been rushed to the hospital

**• FALSE**

**• OLD PICTURE**

AFRICATURE.COM  
Nigerian pastor who went to China to destroy coronavirus has been rushed to the hospital - Africature

584 30 Comments 2.7K Shares

(Message Today 8:38 AM)

Just got this from Cornell:

FYI: Information from Vienna's laboratory studying COVID-19 say vast majority of people who died had ibuprofen/ Advil in their system so do not take those who recovered did not take ibuprofen so if you have symptoms, take Paracetamol only!!! Looks like this virus thrives on ibuprofen so can't take it and tell everyone you can't!

**DEBUNKED**

Please do not share this information to everyone in each family. I don't want to miss anyone so share as much as you can. Or copy and paste!

I just spoke with my friend who is a nurse at VGH (Vancouver) and they just learnt that Advil makes the virus worse. **DO NOT TAKE IT!**

ALJAZEERA

It is safe. People receiving packages from China are not at risk of contracting the new coronavirus. From previous analysis, we know coronaviruses do not survive long on objects, such as letters or packages.

Is it safe to receive a letter or a package from China?

**CORONAVIRUS 'FAKE NEWS'**

HAL TURNER RADIO SHOW NEWS DESK

**FAKE**

Coronavirus in China: 23 Million QUARANTINED, 2.8 Million Infected; 112,000 DEAD

The outbreak of an alleged new coronavirus in China is completely out of control, and is killing THOUSANDS every day. As of 6:00 PM eastern US...

While the world is waiting for a vaccine, one mom has found a solution to fight back against the coronavirus outbreak.

By James Pankaj (Fox News)

Trending in US

# THE WORLD WE LIVE IN HAS CHANGED DRAMATICALLY & QUICKLY



## WE ARE WITNESSING A ONCE-IN-A-GENERATION REORIENTATION OF PRIORITIES

Throughout these difficult times we are seeing positive small changes.



# OUR PURPOSE IS TO MAKE A DIFFERENCE IN PEOPLE'S LIVES

by championing Australia and New Zealand to be the healthiest and most protected nations in the world.

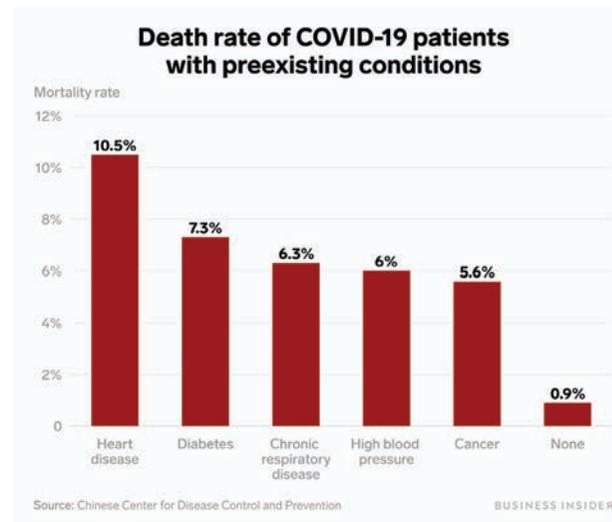


# MAKE A DIFFERENCE IN PEOPLE'S LIVES



According to the WHO, people are at higher risk of getting severe symptoms of COVID-19 if they are older (60+) or have pre-existing NCDs, such as

- Heart disease
- Diabetes
- Respiratory disease
- Cancer



From December to February, 2020

**Non-communicable diseases (NCDs), specifically chronic obstructive pulmonary disease, heart disease, hypertension and diabetes are major risk factors for developing severe symptoms of COVID-19.**

— World Heart Federation

People with COVID-19 infection and cardiovascular disease, hypertension and diabetes are at least twice as likely to die.  
— The NCD Alliance

# MAKE A DIFFERENCE IN PEOPLE'S LIVES

Social isolation is having an unintended consequence. Notwithstanding the rapid introduction of telehealth, patients are largely putting off seeing their doctor. Pathology tests have reduced considerably, and diagnostic and management investigations for cancer and chronic illnesses appear to be drying up.

Fear and concern over COVID-19 should not make people ignore their everyday health.

People need to continue seeing their doctor, in person or via telehealth, for existing conditions and for regular health maintenance.

—  
Dr Tony Bartone, Australian Medical Association President

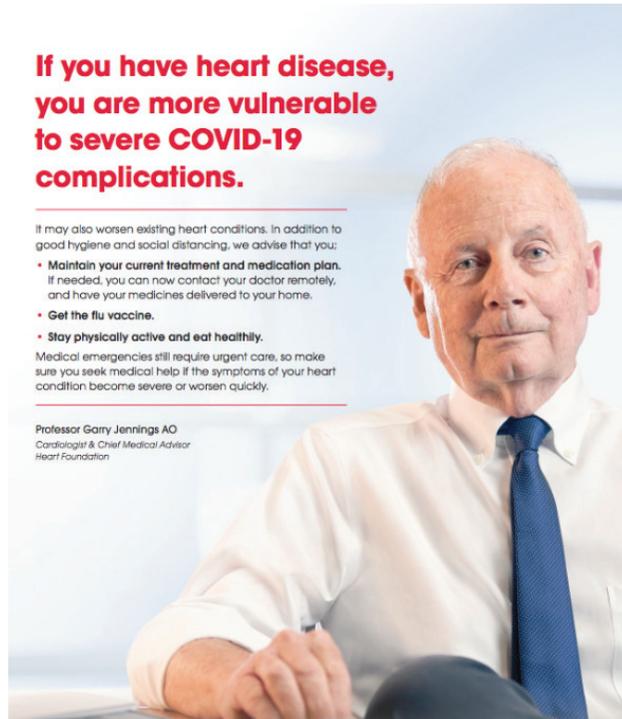
## If you have heart disease, you are more vulnerable to severe COVID-19 complications.

It may also worsen existing heart conditions. In addition to good hygiene and social distancing, we advise that you:

- **Maintain your current treatment and medication plan.** If needed, you can now contact your doctor remotely, and have your medicines delivered to your home.
- **Get the flu vaccine.**
- **Stay physically active and eat healthily.**

Medical emergencies still require urgent care, so make sure you seek medical help if the symptoms of your heart condition become severe or worsen quickly.

Professor Garry Jennings AO  
Cardiologist & Chief Medical Advisor  
Heart Foundation



The Heart Foundation is here to support you – for more information visit [heartfoundation.org.au](http://heartfoundation.org.au) or call our Helpline on 13 11 12.



# Bug's deadlier risk for those with diabetes

## Exclusive

Jill Margo and Edmund Tadros

People infected with COVID-19 who have diabetes, cardiac disease or chronic respiratory disease are more likely to land up in hospital and are at greater risk of death, according to the latest data.

Among those who died from the virus in Australia, 33 per cent had diabetes, 30 per cent had chronic respiratory disease and 30 per cent had cardiac disease.

The average age of those who died was 78½ years, data from the most recent COVID-19 epidemiology report for Australia shows.

While it is not fully understood why people with such conditions are more likely to succumb, experts suggest it may be due to the decline in 'reserve' and immunity that accompany ageing. Reserve is the body's inherent ability to adapt to illness and injury.

Yesterday the low growth in cases continued with the number of new cases up slightly by 22 to 6643, with the largest states posting single-digit increases. NSW reported six new cases, Victoria reported seven, Queensland six, Western Australia one and South Australia two as of 5.30pm AEST. A 92-year-old woman died at an aged care facility resident in NSW bringing the national toll to 72.

Professor Tom Marwick, who leads the Baker Heart and Diabetes Institute in Melbourne, said that with respiratory disease, people who have lost up to 20 per cent of lung function may only experience symptoms during exercise.

But when pneumonia is superimposed on this loss, their reserve has been taken away already and they are more likely to get into trouble.

Professor Marwick said a lack of reserve may also be very important for heart patients. With prolonged fever, cardiac output has to increase to push blood around dilated vessels.

Inflammation is the immune system's response to harm and in highly

## Key points

Cardiac and respiratory patients also less likely to fight off infection.

Average age of fatalities in Australia 78½ as elderly lose 'reserve' to adapt to illness.

inflammatory settings, he said coronary disease can become unstable and plaques may rupture.

While the association with diabetes is not fully explained, he said a very striking aspect described by his American colleagues is it is "unusual to see a non-obese patient on a ventilator".

He suggests visceral fat may reduce the function of the diaphragm and increase the work of breathing. In addition, there is a strong link between obesity and inflammation.

While the national data show that the age group with the most infections is people in their 20s, they don't go to hospital. The median age of those being admitted is 60.

There appears to be a disproportionate sparing of younger people with COVID-19 and much still needs to be understood, said Professor Jason Kovacic, the new head of the Victor Chang Cardiac Research Institute.

He said the role of things such as immune function, viral virulence and host-viral interaction still need to be explored.

While most cardiac diseases don't actually put people at more risk of getting the infection, once infected they are at increased risk of the infection becoming more severe.

A small proportion of cardiac patients, particularly those on immunosuppressive drugs, are at more risk of having an infection from the virus.

Professor Kovacic said that when COVID-19's adverse effects on the lungs are combined with a heart that no longer pumps efficiently, even more fluid can accumulate in the lungs.

## Experts urge Aussies to seek heart help quicker

A MEDICAL research facility has raised the alarm over Australian hospital data suggesting a large drop in attendance for serious heart conditions during the coronavirus crisis.

The Baker Heart and Diabetes Institute yesterday warned the COVID-19 pandemic could undo decades of work driving down heart disease deaths. Heart specialists

around the world are concerned it could lead to under-treatment of heart disease and more deaths as people falsely believe it is safer to stay home, the institute said.

The institute's director, Professor Tom Marwick, said heart muscle might not be saved if people suffering from acute coronary conditions didn't attend hospital.

"It also means medical therapy and cardiac rehabilitation will not be delivered, which could ultimately increase death rates from heart disease," Prof Marwick said.

Dr Nick Cox, the director of cardiology at Sunshine Hospital, has seen cardiology patient numbers decrease by almost half compared with average mid-February attendance.

The number of serious heart attack cases requiring urgent stent procedures has dropped from about one a day to one every two to three days.

In Brisbane, the Queensland chair of the Cardiac Society, Dr Sudhir Wahi, has described a drop of nearly 30 per cent in acute presentations for heart conditions.

The Royal Hobart Hospi-

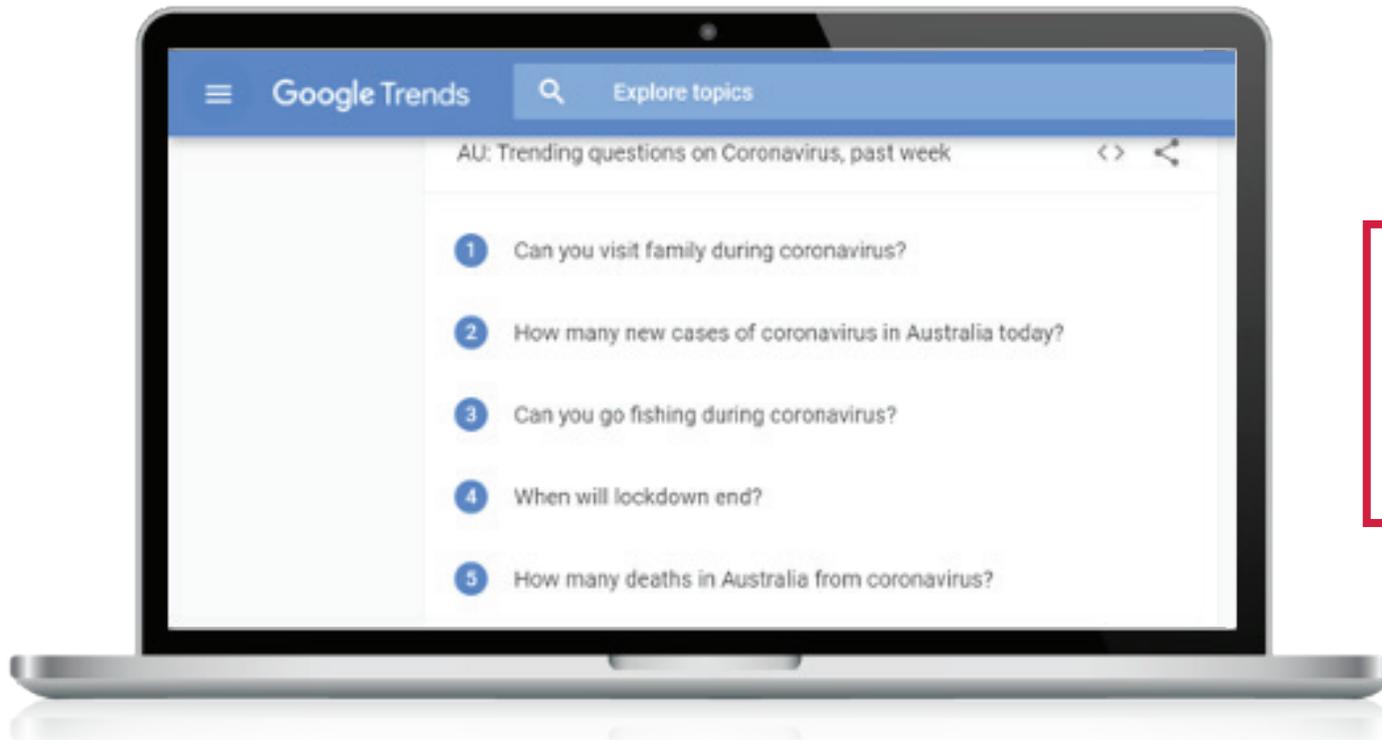
tal's Dr Andrew Black, meanwhile, has reported similar decreases along with patients presenting later — and sicker — to hospital.

Prof Marwick said it was important for people with symptoms of heart disease to seek help quickly, as heart muscle started to die within minutes when people developed chest pains over a blocked artery.

# HOW HAVE AUSTRALIANS BEEN IMPACTED?



# WHAT WERE AUSTRALIANS ASKING?



During the peak of the restrictions, the top-trending information sought out by Australians about coronavirus related to their health and wellbeing.



# HOW DID BEHAVIOUR CHANGE?



**PHYSICAL ACTIVITY**



**MENTAL WELLBEING**

**NUTRITION**



**PROTECTING HEALTH AND FUTURES**



# HOW WE MOVE - PHYSICAL ACTIVITY



## HOW WE MOVE – PHYSICAL ACTIVITY

While it may seem challenging, the recommended 150 minutes of moderate-intensity – or 75 minutes of vigorous intensity – physical activity per week, or a combination of both, can still be achieved while restrictions are in place.

The World Health Organization provides these tips for staying active and reducing sedentary behaviour in self-quarantine:

- Take short active breaks during the day
- Follow an online exercise class
- Walk – even in small spaces or on the spot
- Stand up to reduce your sedentary time
- Relax



### CHRIS AND BEC JUDD - FAMILY WORKOUTS

In these uncertain times, finding time to keep fit can be a challenge especially when you have kids. AIA Vitality ambassadors Chris and Bec Judd have found working out at home with the whole family is a great way to spend time together and burn some energy. They've developed quick, easy, no equipment workouts for the whole family to enjoy.

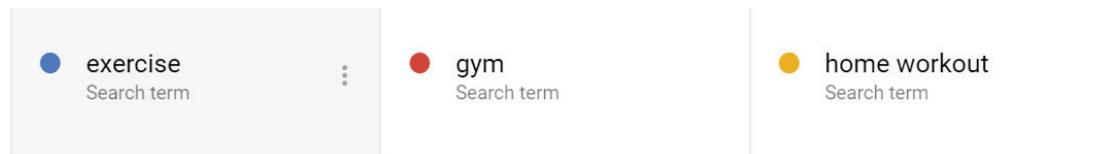
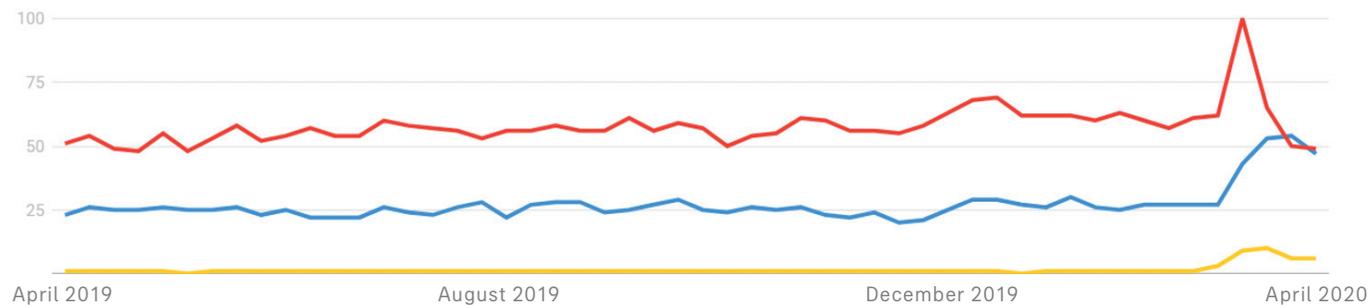


# HOW WE MOVE – PHYSICAL ACTIVITY



**PHYSICAL ACTIVITY REMAINED TOP OF MIND,  
PARTICULARLY AS WE ENTERED LOCKDOWN**

PHYSICAL ACTIVITY-RELATED WEB SEARCHES OVER TIME



There was a spike in all searches as early restrictions came in.

Then a dip in gym, but 'home workouts' and 'exercise' maintained growing interest.



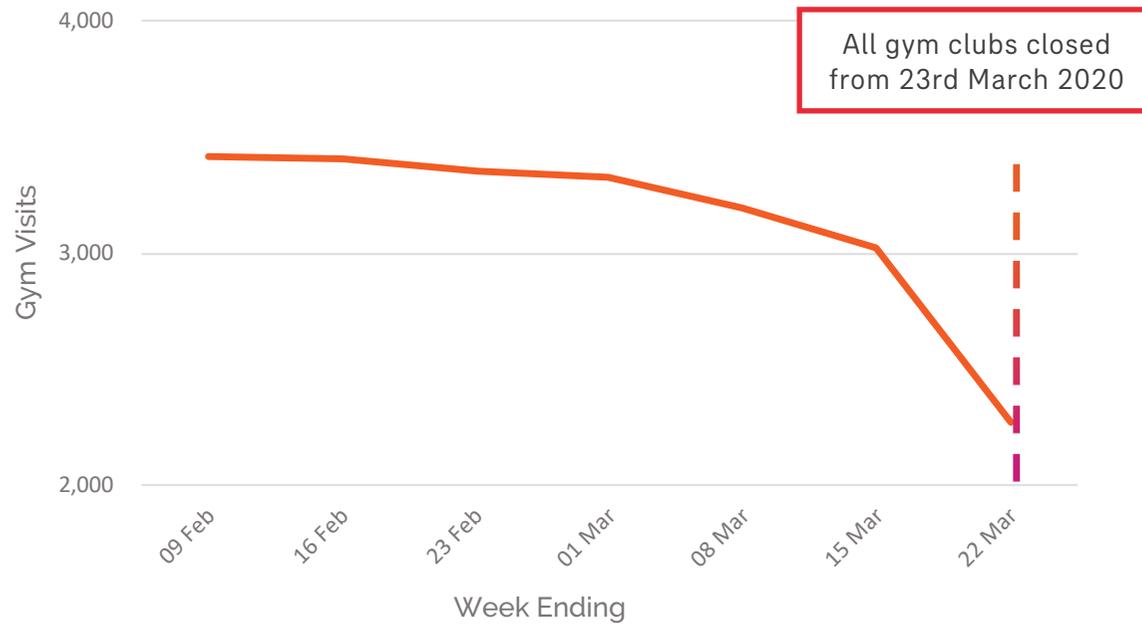
# HOW WE MOVE – PHYSICAL ACTIVITY



Gym visits had reduced by **30%** before the suspension of gyms

## AIA VITALITY MEMBER GYM VISITS DROPPED OFF ONCE GYMS WERE FORCED TO CLOSE

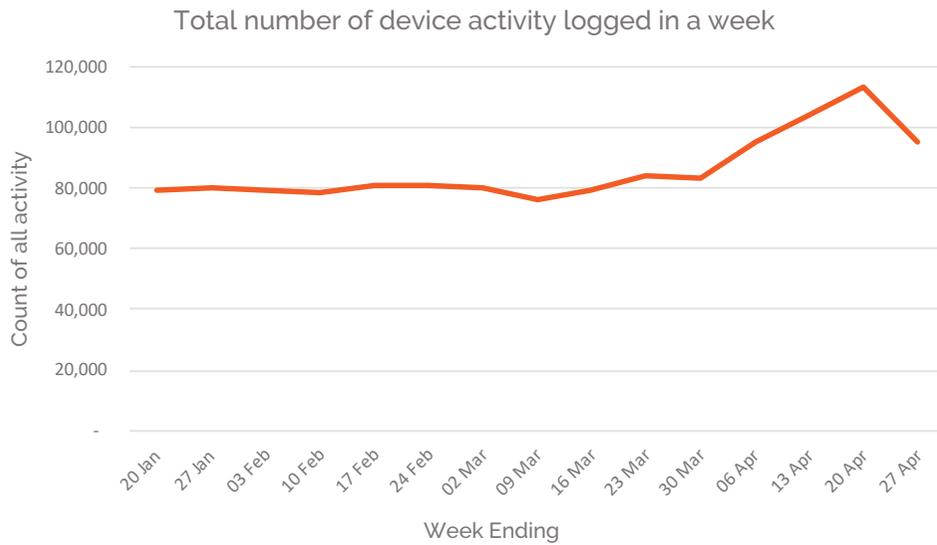
DAILY GYM VISITS FOR ALL AIA VITALITY MEMBERS OVER TIME



# HOW WE MOVE – PHYSICAL ACTIVITY

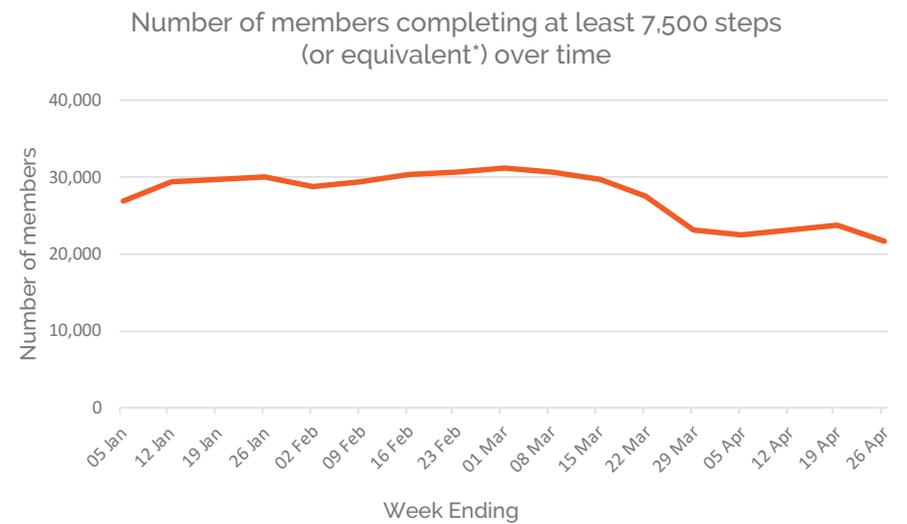


## GYM MEMBERS SHIFTING TO INCREASED USAGE OF TECH DEVICES



Members using tech devices to track their activity increased **23%** in April

## MEMBERS COMPLETING AT LEAST 7,500 STEPS (OR EQUIVALENT) A DAY REDUCED



Members completing at least 7,500 steps (or equivalent) reduced by **25%** in April

Data source: AIA Australia Vitality data



# ADAPTING TO CUSTOMERS' CHANGING NEEDS – PHYSICAL ACTIVITY



In response to COVID-19, AIA Vitality temporarily adapted the physical activity component of its program:

- Members can no longer earn points by going to the gym, due to forced closures
- Instead, members can go to the Vitality at Home hub on the AIA Vitality app and access 70+ online workouts provided by some of AIA Vitality's ambassadors and partners
- Members can earn rewards in the form of a 40% New Balance discount to incentivise engagement and purchase new active wear to encourage activity
- It has been made easier for members to earn points – which has been updated to reflect how hard it is to meet requirements in the current climate

**There is no situation, no age, no condition, where exercise is not a good thing.**

—  
Professor Chris Witty, Chief Medical Officer for England



**KEEP IT  
CLEANER**



**PHYSICAL  
ACTIVITY**

70+ online  
workouts

25 or 50 AIA  
Vitality points





CASE STUDY

# FITNESS FIRST: PHYSICAL ACTIVITY AND SOCIAL CONNECTEDNESS

Once gyms in Australia were forced to close on Monday 23rd March 2020, it created a void in many people's lives. Not only from a physical fitness perspective but also in terms of social connectedness and mental wellbeing. Fitness First were quick to innovate and attempted to continue to serve their community, albeit in a different way.



**STARTED A FACEBOOK GROUP  
CALLED FITNESS FIRST AT HOME**



**OVER 9,000 MEMBERS**

**WEEKLY SCHEDULE –  
LIVE AND ON-DEMAND**



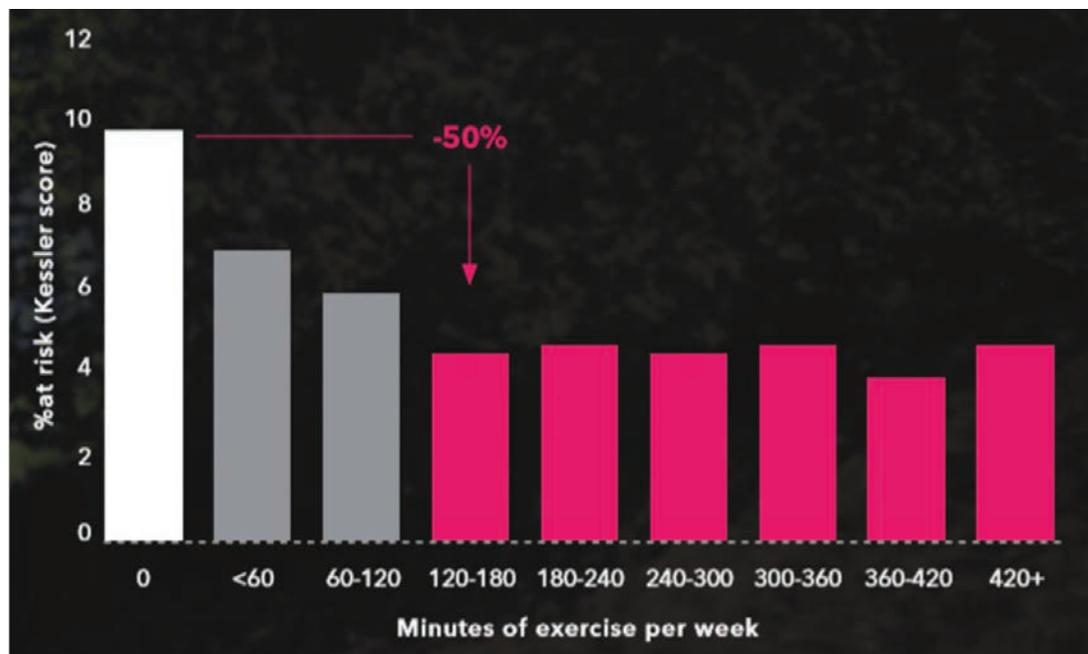
**HEALTHY RECIPES, ARTICLES  
OF INTEREST, CHALLENGES,  
LIKE-MINDED PEOPLE CONNECTING**



# HOW WE MOVE – PHYSICAL ACTIVITY

## RELATIONSHIP BETWEEN MENTAL WELLBEING AND EXERCISE

Vitality members that engage in physical activity are 51% more likely to report improved mental wellbeing and decreased feelings of stress.



Source: Britain's Healthiest Workplace 2018 - Vitality members surveyed



SARAH PIOTROWSKI - YOGA AT HOME

AIA Vitality ambassador and yoga teacher Sarah Piotrowski says undertaking yoga poses at home to stretch your body can be an easy way help to alleviate the tension that builds up when you aren't being as active.

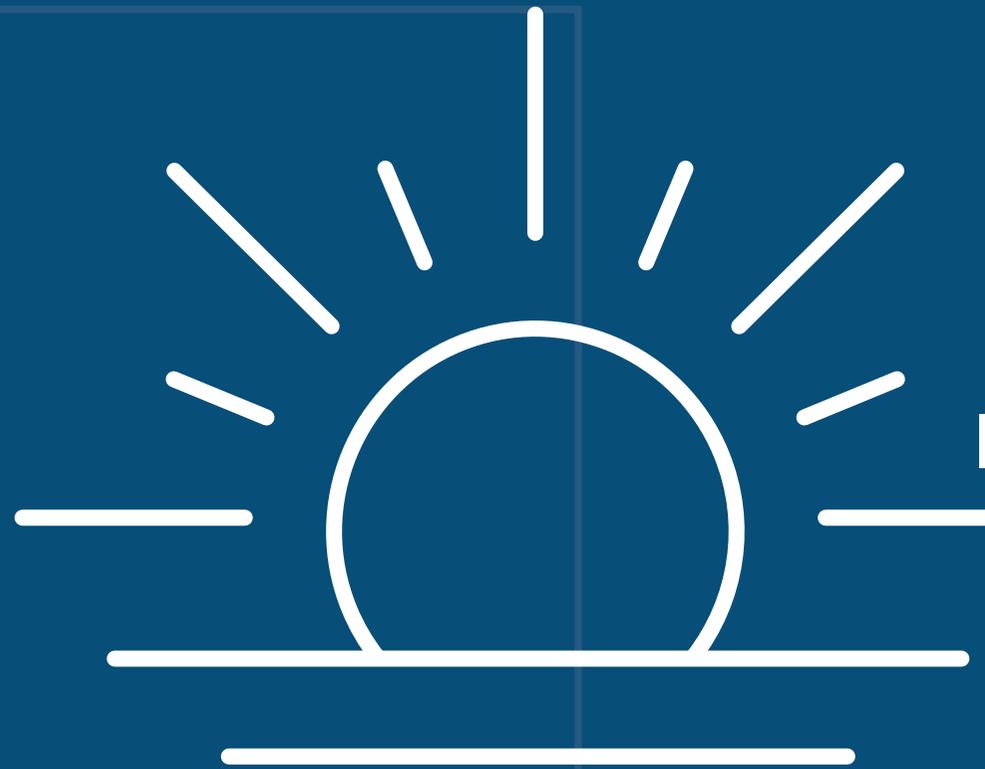
**Yoga and breathwork are known to be helpful in easing anxiety, managing stress and improving mindfulness.**

It's easy to practice at home, with no equipment, and an ideal way to improve both your physical and mental wellbeing. Moving into a downward dog position, where your head is lower than your heart, is really energising and shifts your mood.

— Sarah Piotrowski



# HOW WE THINK – MENTAL WELLBEING



## HOW WE THINK – MENTAL WELLBEING

Safeguarding your mental wellbeing is especially important during times of social distancing. Focusing on what we can control to protect and improve our mental wellbeing is often more effective than focusing on what we can not. For example, eating nutritious food, staying active and sleeping well are small changes that can make a big difference to overall health and wellbeing.

**“Normally in a crisis, in the face of anxiety, people would huddle together, they would actually hold physically close and they’d feel better as a consequence.”**

**“We need to put more effort into how we socially connect, not just with families and those we live with but also our wider social networks like co-workers and friends.”**

**He echoes the point made by many that the language of “social distancing” sends the wrong message - the true goal is physically distancing, while socially connecting.**

—  
Sydney Morning Herald, April 5, 2020 “How to Stay Sane During a Pandemic” – featuring an interview with Professor Ian Hickie



**Professor Ian Hickie**  
Professor of Psychiatry, Central Clinical School,  
Sydney Medical School, Co-Director, Health and  
Policy, Brain and Mind Centre, NHMRC Senior  
Principal Research Fellow.



# HOW WE THINK – MENTAL WELLBEING



## CONNECTION & RELATIONSHIPS

AIA Vitality ambassador and CEO of Health Quotient Dr Jaime Lee gives the tips and advice she has shared with others on how they could maintain a sense of connection while in lockdown or social distancing.



**Dr Jaime Lee,**  
Founder and CEO of Health Quotient,  
a company dedicated to transforming  
workplaces around the world.

### CREATE SUPPORTIVE SYSTEMS

A positive home environment is one that supports your lifestyle, and also that of everyone else who is living under the same roof. Consider what useful tools or systems will help communication between you and your family members. Think a kitchen chalkboard for reminders, lists and messages to help reduce friction, or an inspirational pegboard with intentions, quotes, photos, and goals to contribute to a positive home environment for everyone.

### SHARE MEAL TIME TOGETHER

Set aside time every day to share breakfast, lunch, snacks, and dinner with your family members – it's important to maintain a strong connection with your family during these uncertain times. This will also give you time away from work to allow your body to relax and replenish. If you don't live with anyone else, it is just as important to have strong connection with trusted friends and family. At least once a day phone or video call someone you care about and have a meaningful conversation. This will reduce the risk of mental health issues and loneliness.

### COMMUNICATE A FAMILY ROUTINE AND SET BOUNDARIES

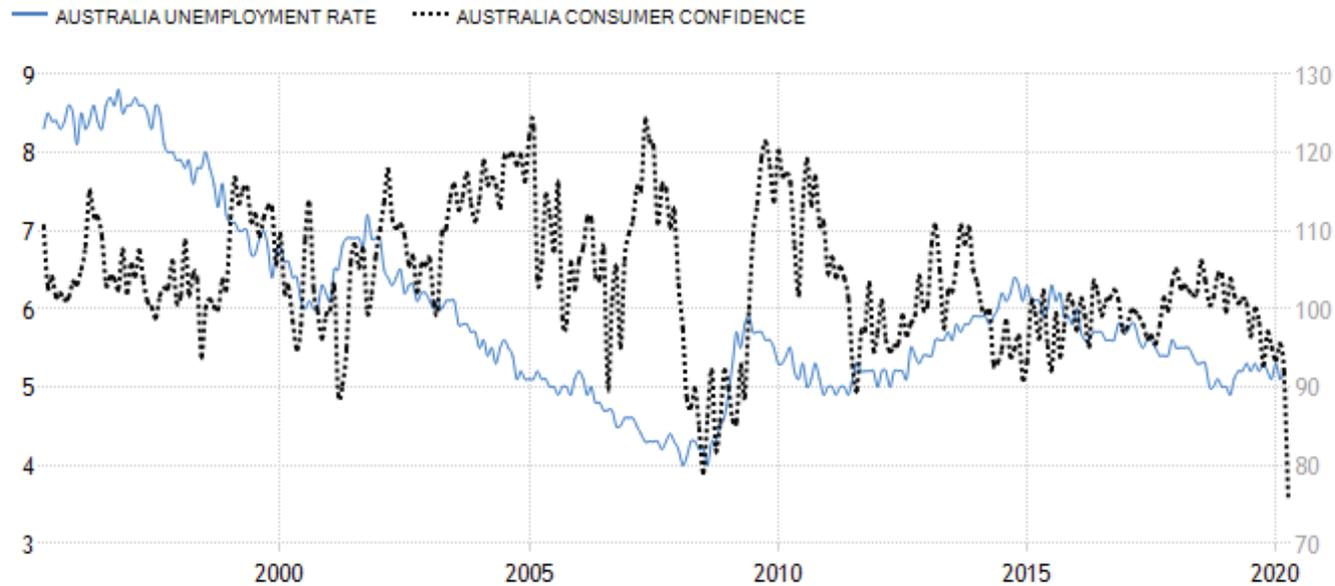
In times of COVID-19, your work schedule and routine has changed. It is not the same as working from the office. If you have a house full of children and both parents working from home, communication and transparency are vital. Create a daily plan for the entire family that includes both work and school schedules and place it on a highly visible pegboard or chalkboard.

Create blocks of productivity with clear boundaries. For example, if your partner is also working from home, arrange set times when one parent can have time away from the children and have dedicated work time.

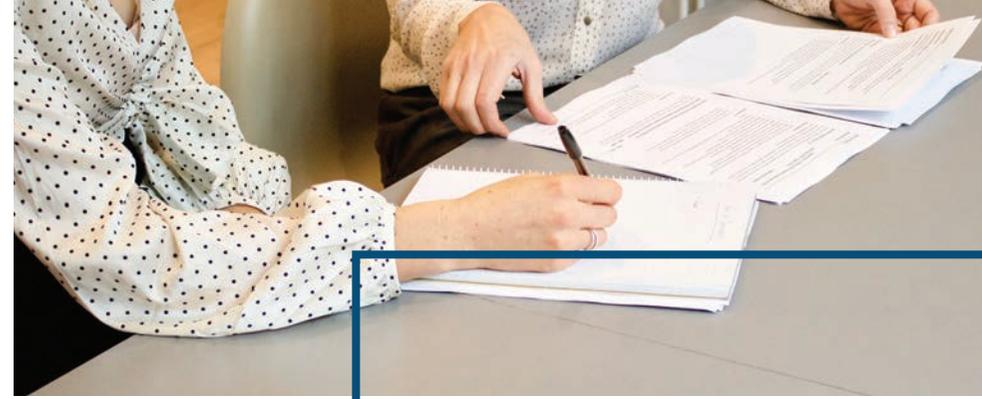


# UNPRECEDENTED EXTERNAL FACTORS LIKELY TO IMPACT MENTAL WELLBEING

UNEMPLOYMENT RATE REMAINED STABLE AS AT MARCH 2020, BUT CONSUMER CONFIDENCE DROPPED TO AN EXTREME LOW



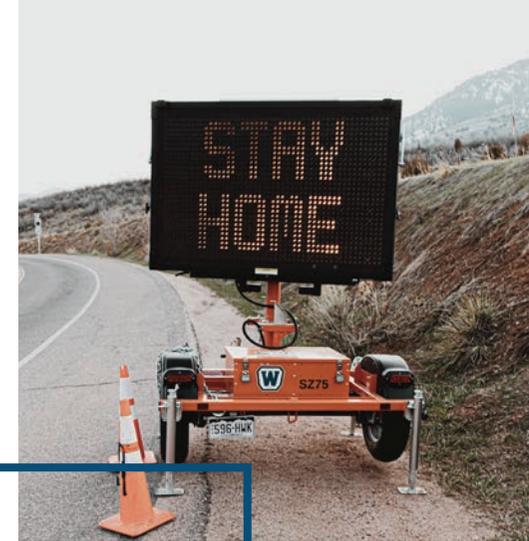
# UNPRECEDENTED EXTERNAL FACTORS LIKELY TO IMPACT MENTAL WELLBEING



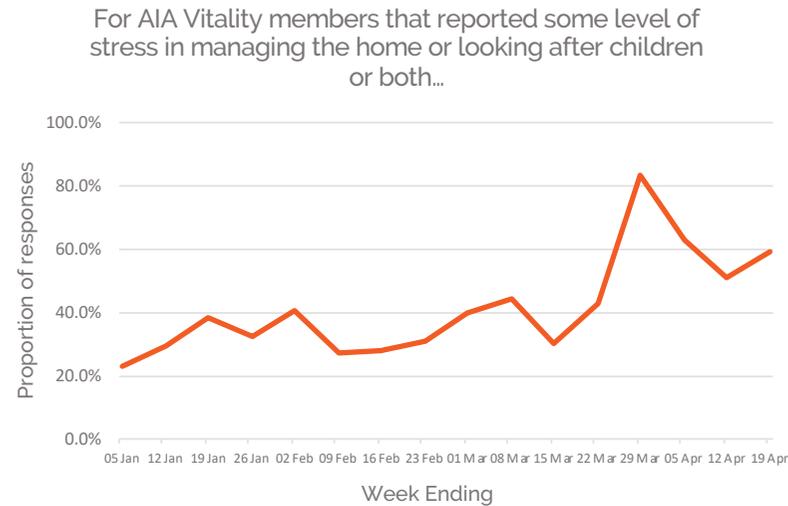
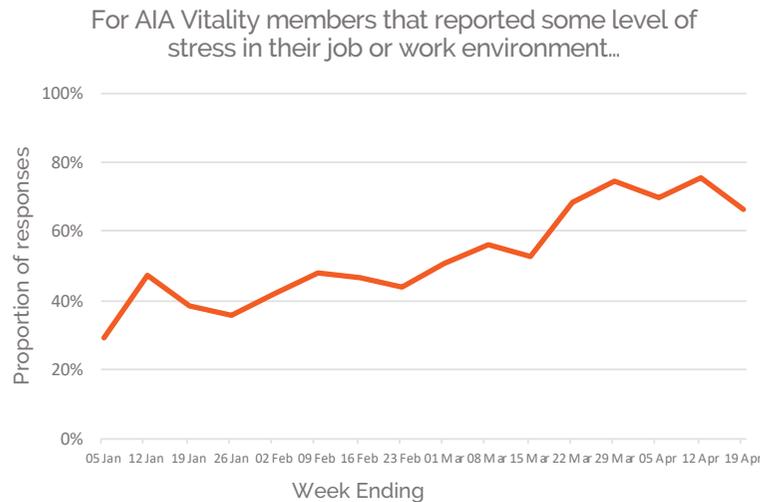
**AUSTRALIA'S UNEMPLOYMENT RATE IS FORECASTED TO BE 7.621% IN DEC 2020  
(AS REPORTED BY INTERNATIONAL MONETARY FUND)**



# AIA VITALITY MEMBERS ARE FEELING THE STRAIN OF THE LOCKDOWN



## IMPACT ON STRESS LEVELS



Stress increased by over **50%** between February and April

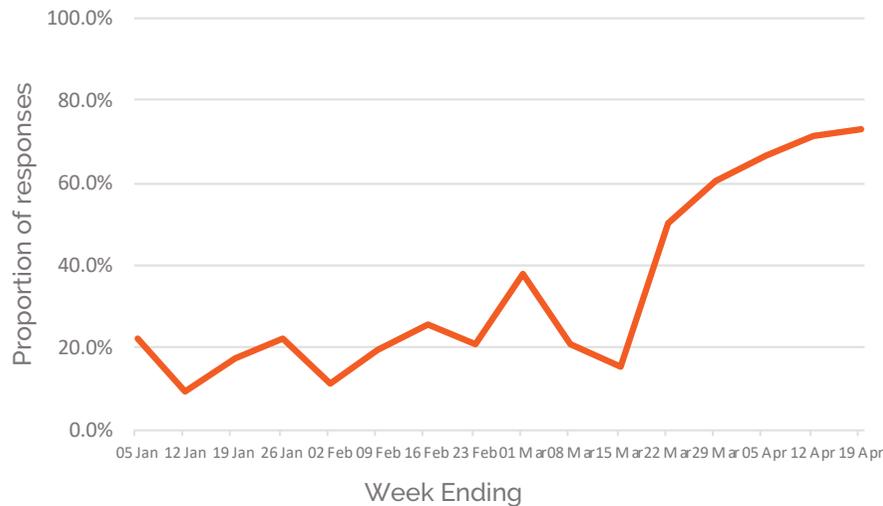
Stress increased by **94%** between February and April

There was an increase in the proportion of members who reported feeling stress in relation to social, work, home and safety factors.



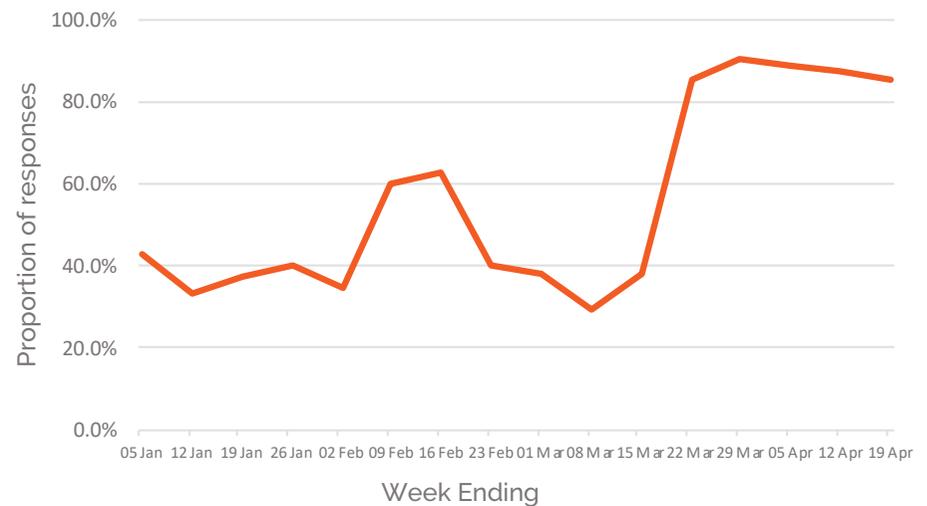
# AIA VITALITY MEMBERS ARE FEELING THE STRAIN OF THE LOCKDOWN

For AIA Vitality members that reported some level of stress in their social life or a lack of social contact...



Stress increased by **156%** between February and April

For AIA Vitality members that reported some level of stress in their (and their family's) safety and security...



Stress increased by **77%** between February and April



# ADAPTING TO CUSTOMERS' CHANGING NEEDS – MENTAL WELLBEING



In response to COVID-19, AIA Vitality has enhanced the mental wellbeing component of its program:

- Members will have access to 13+ online meditation sessions provided by some of AIA Vitality's partners and they will receive points for participating in these sessions.



## MENTAL HEALTH

13+ online meditation sessions

25 AIA Vitality points per session





Image credit: ABC News

CASE STUDY

## TEDDY BEAR HUNTS

Socially distant teddy bear hunts have been popping up all around Australia in a bid to entertain children now that normal routines are thrown out the window.

With the hunts made popular via Facebook, the teddy bears provide children with a safe sense of social connectedness. It is an idea that costs nothing, does not rely on technology, gets families moving and anybody can join in the fun while walking around their neighbourhoods.



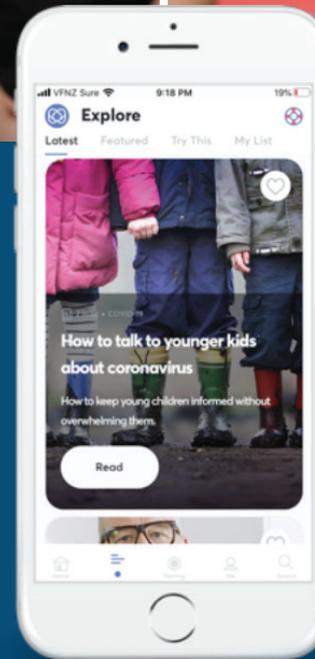
CASE STUDY

# MENTEMIA

All Blacks legend and mental health advocate Sir John Kirwan recently made his new mental wellbeing app, Mentemia, free to all New Zealanders and with the support of AIA is also doing the same for Australians. Mentemia is an app that coaches mental wellbeing – it is packed with practical, bite-sized tools and tips that help users take control. It allows for 24/7 support to combat stress factors that many people have been facing in these anxious, uncertain times.

**The app helps everybody, everyday. You don't have to be struggling to get the benefits. I have a daily mental health plan. I do a few little things every day, and now I'm thriving. That's where Mentemia comes in. It's like having a personalised mental health coach in your pocket.**

—  
Sir John Kirwan



There have been over 40,000 downloads of Mentemia in New Zealand and it has been ranked as the top Health & Fitness app in the Apple App Store.



# HOW WE EAT – NUTRITION



## HOW WE EAT – NUTRITION

According to the World Health Organization, healthy eating is crucial for health, particularly when the immune system may need to fight back, such as during a pandemic.

Limited access to fresh foods or short supplies may compromise opportunities to continue eating a healthy and varied diet. It can also potentially lead to an increased consumption of highly processed foods, which tend to be high in fats, sugars and salt. Even with few and limited ingredients, eating a diet that supports health is still possible.

Aligned with AIA Vitality's nutrition guidelines, the WHO recommends:

- Making a plan and taking only what you need
- Being strategic about the use of ingredients and prioritising fresh products
- Preparing home-cooked meals
- Taking advantage of food delivery options, especially contact-less options
- Being aware of portion sizes
- Following safe food handling practices
- Limiting salt, sugar and fat
- Eating enough fibre
- Staying hydrated
- Avoiding or reducing alcohol consumption
- Enjoying family meals



**Eat a well balanced diet every day to get the vitamins, minerals, dietary fibre, protein and antioxidants your body needs to be healthier with a stronger immune system and to lower your risk of chronic illnesses and infectious diseases.**

—  
World Health Organization



# HOW WE EAT – NUTRITION

## THE CHANGING SUPERMARKET LANDSCAPE HAS IMPACTED CONSUMER SHOPPING BEHAVIOUR

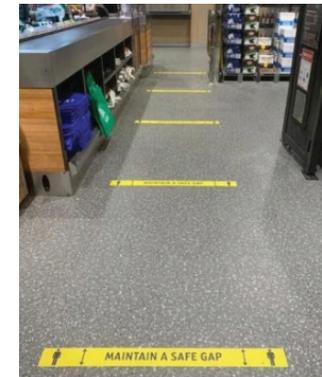
- Social distancing measures have been introduced in-store
- Consumer numbers in-store are closely monitored to limit capacity
- Hand sanitiser is offered at store entrances for customers
- Screens have been installed at check outs to safeguard workers
- Product limits have been put in place for items that are in short supply
- Dedicated shopping hours have been introduced for elderly people, people with disabilities and essential workers
- Priority assistance has been implemented for home deliveries
- There has been an increased demand for breakfast, baking, cleaning and self-care items
- Coles, Woolworths, ALDI and IGA took out a joint advertisement in a bid to calm panic-buying behaviour

**Australians are shopping less often, but buying more when they do. We are shopping more locally, more in the mornings and less on Saturdays and Sundays.”**

—  
Brad Banducci, CEO, Woolworths Group



Source: www.foodlands.sa.com.au



## HOW WE EAT – NUTRITION



### BUY BETTER.

Do you know what food you should be buying in the shops?

Buy healthier foods, specifically choosing more whole, unprocessed foods that are lower in salt and sugar.



### COOK MORE OFTEN.

Who is cooking your food and how often are you cooking at home?

Prepare delicious food at home more often, using local, whole, unprocessed and seasonal ingredients, and healthy cooking techniques.



### EAT HEALTHIER.

When you're not eating at home, are you making the smartest choice?

Choose healthier options in controlled portions.



## HOW CONSUMERS ARE BEHAVING AND ADAPTING

### BUYING

Panic-buying has disrupted retail inventories and supply. Consumer purchasing has focused on availability with less worry about price sensitivity.

### COOKING

As eating-out is no longer an option, consumers are exploring other options - there has been a shift to cooking familiar dishes at home with fresh produce, interspersed with occasional pre-prepared bought foods and meal deliveries to add a bit of variety and a sense of enjoyment. Cooking and eating have become an important element of lockdown home life and spending on fresh groceries has increased. We are also turning to 'contactless' online meal services for front door delivery, drive-through and take-away.

### EATING

A higher priority has been placed on hygiene and dietary nutrition for health and immunity during this time.





A NOTE FROM

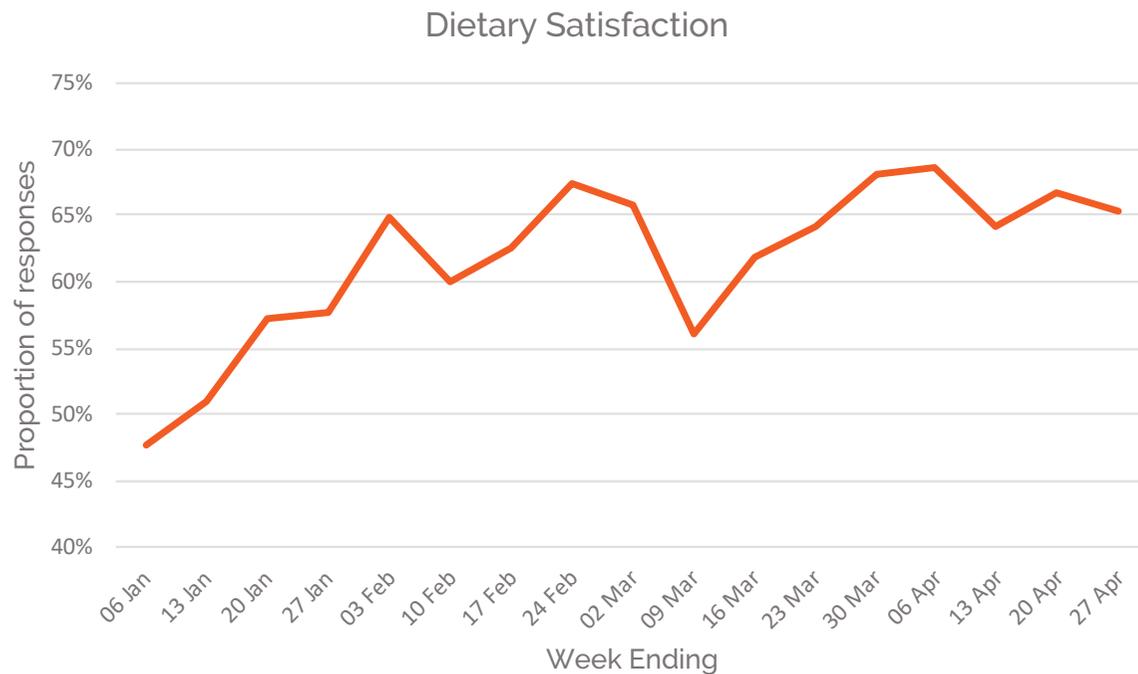
## MARIKA DAY

With all the changes to our routine that have occurred over the last few months I think one positive for many, myself included, is that we are spending more time cooking at home and eating home cooked meals. We are trying new recipes and expanding our horizons when it comes to just the average midweek meal. I hope this is something we can carry forward post COVID-19 and even though time pressures may increase again, I hope that we can remember how making and eating home cooked meals feels and how it is not only good for our body to do so, but good for our soul to get into the kitchen too.”

—  
Marika Day, AIA Vitality ambassador and Accredited Practising Dietitian and Nutritionist

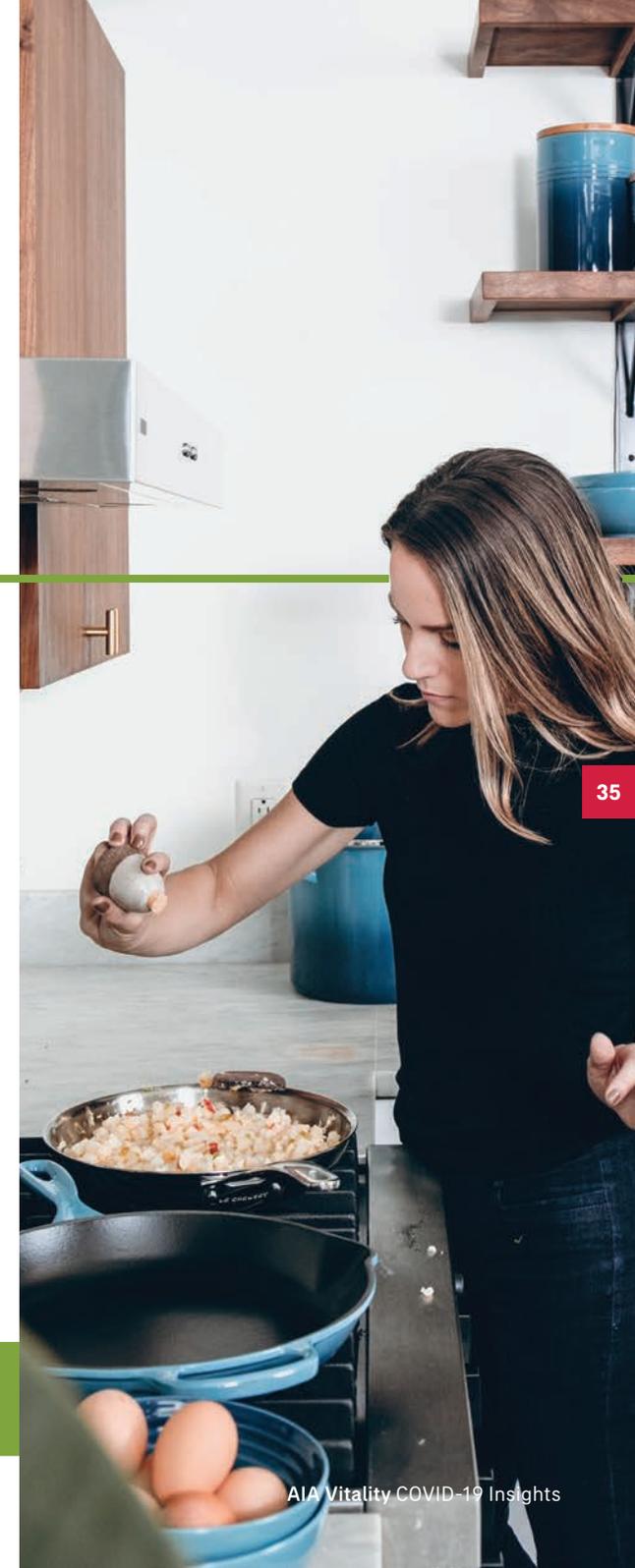
# HOW WE EAT – NUTRITION

## AIA VITALITY MEMBERS REPORTED THEY WERE EATING HEALTHIER IN THE LAST FEW MONTHS



AIA Vitality members who are happy about their diets increased by **20%** since the start of 2020

Data source: AIA Australia Vitality data



# HOW WE EAT – NUTRITION



## AIA VITALITY MEMBER EATING BEHAVIOURS ARE CHANGING

Proportion of AIA Vitality members that on average eat at least one meal from sit-down or take-away restaurants per week



An increased proportion of members selected Uber Eats vouchers as their Active Benefits rewards over this time.

Eating at least one meal per week from restaurants or takeaways decreased **32%** from February to April



# ADAPTING TO CUSTOMERS' CHANGING NEEDS – NUTRITION

In response to COVID-19, AIA Vitality has enhanced the nutrition component of its program:

- Members can receive AIA Vitality points for watching cooking classes online with some of the AIA Vitality ambassadors
- Members can have virtual nutrition consultations (with DAA accredited dietitians) where AIA Vitality will provide a greater cashback to members and they will still earn the same number of AIA Vitality points



## NUTRITION & HEALTH CHECKS

4+ online cooking classes  
25 AIA Vitality points per week

Virtual nutrition consult, now \$35  
1,500 AIA Vitality points





## CASE STUDY

## MARLEY SPOON

As consumers look to increase their home cooking repertoire there has been an increased uptake of services such as Marley Spoon. These businesses deliver ingredients and recipes to consumers' doorsteps with the goal of making cooking at home simple and easy. Chef designed, and nutritionist approved – consumers pick and choose their delicious recipes and order when it is convenient.

Marley Spoon has had to adjust delivery times to accommodate the influx in demand. It has also had to offer customers ingredient substitutions due to supermarket shortages. Customers also have the option of requesting contactless delivery for their meal boxes.



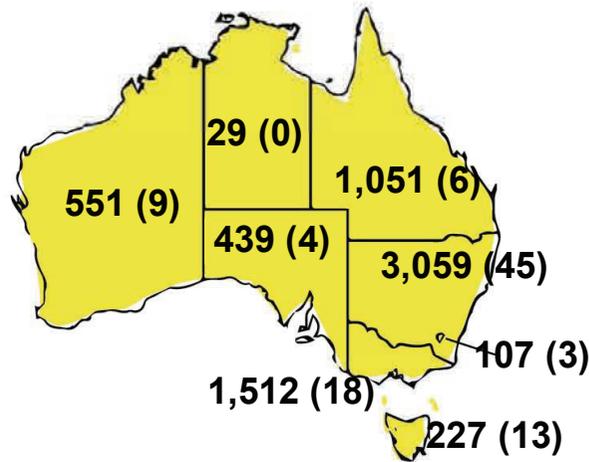
# HOW WE PLAN – PROTECTING HEALTH AND FUTURES



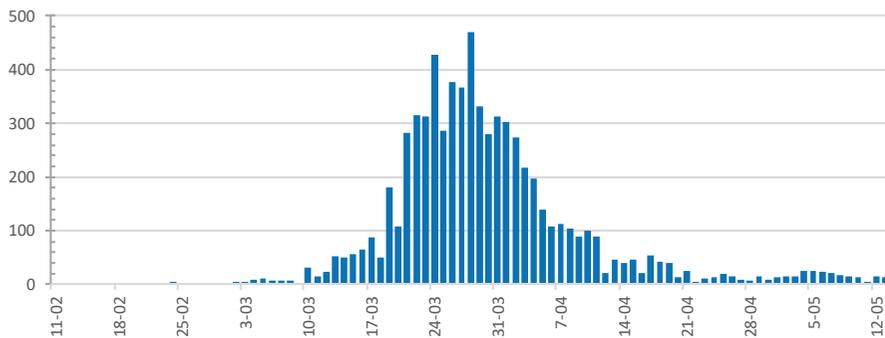
# HOW WE PLAN – PROTECTING HEALTH AND FUTURES



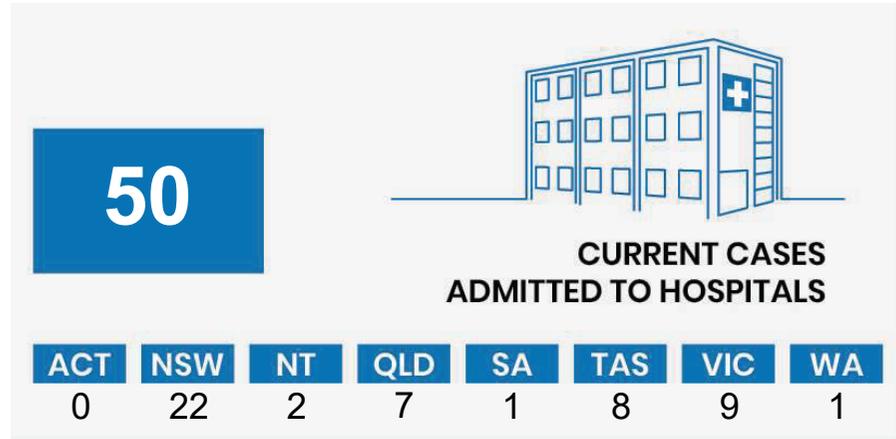
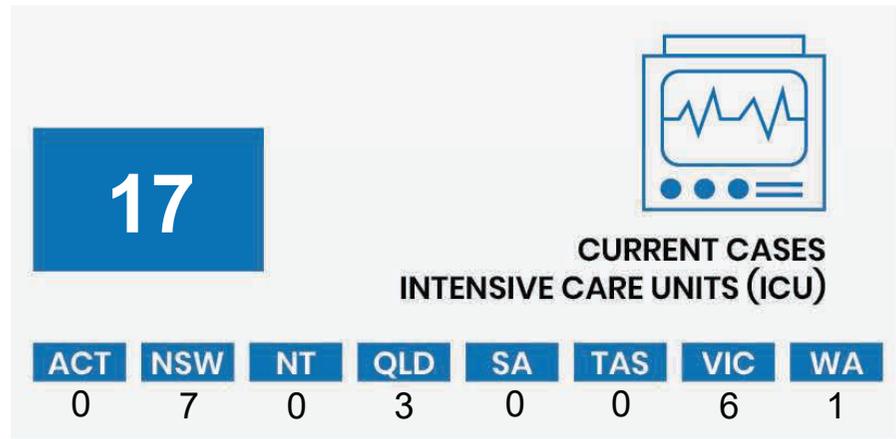
CASES (DEATHS) BY STATE AND TERRITORIES



DAILY NUMBER OF REPORTED CASES

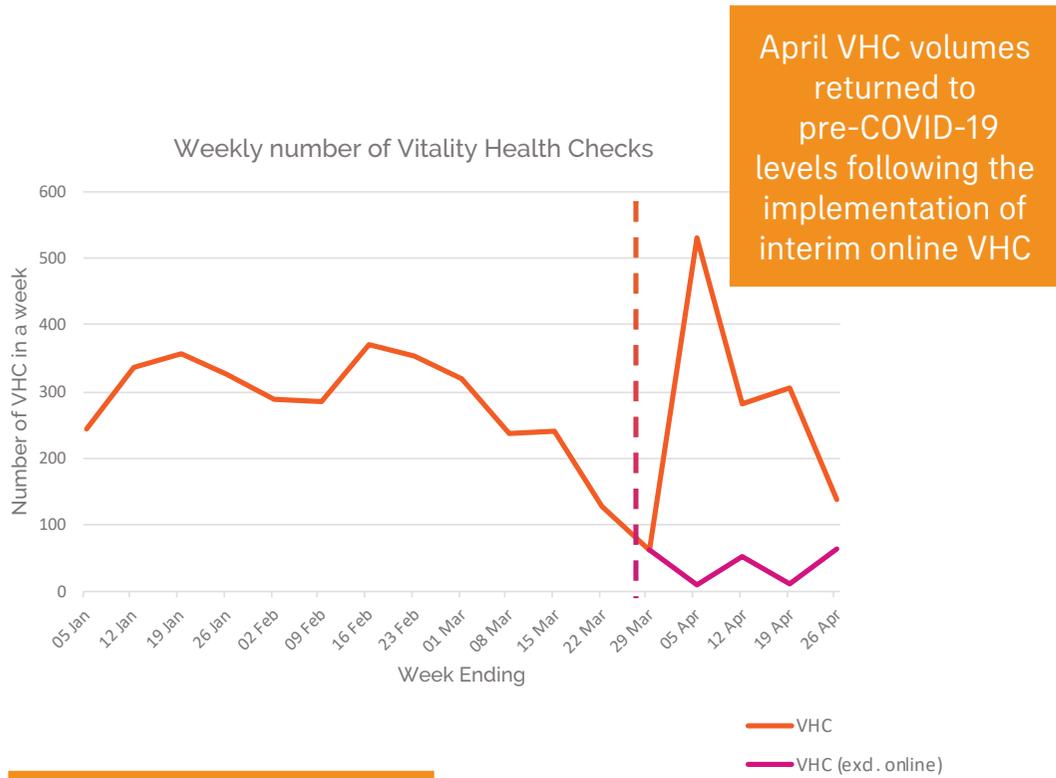


Data source: Source: Australian Government Department of Health, as at 13 May 2020



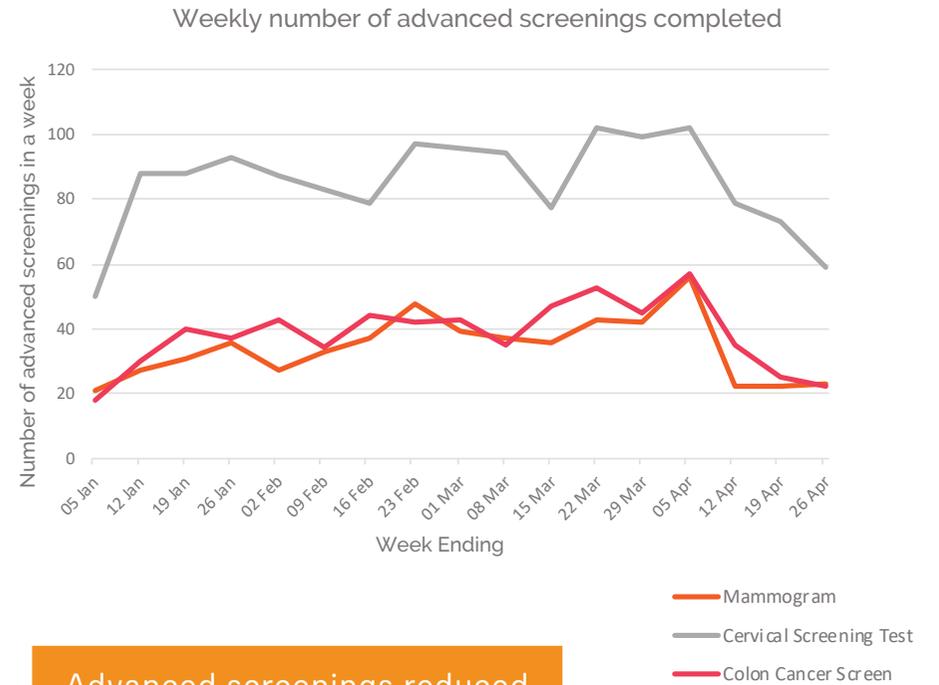
# THE IMPACT ON PREVENTION

## AIA VITALITY HEALTH CHECKS



VHC volumes reduced by **80%** in March

## ADVANCED HEALTH SCREENINGS



Advanced screenings reduced by **40-50%** in April

Data source: AIA Australia Vitality data

# ADAPTING TO CUSTOMERS' CHANGING NEEDS – PROTECTING HEALTH AND FUTURES



## EVERYONE'S SAFETY IS OUR NUMBER ONE CONCERN

Some of the responses to COVID-19 that AIA has put in place include:

**COVER EXTENSION – ALL EXISTING HEALTH INSURANCE CUSTOMERS, REGARDLESS OF COVER TYPE, WILL BE COVERED FOR COVID-19**

**THERE ARE NO EXCLUSIONS FOR COVID-19 IN OUR LIFE INSURANCE POLICIES**

**MEDIX SERVICE – REHABILITATION AND MEDICAL MANAGEMENT SUPPORT AVAILABLE FOR THOSE RECOVERING FROM COVID-19**

**TELE-CONSULTATIONS FOR HEALTH CLAIMANTS AND TELE-HEALTH SERVICES FOR REHABILITATION PROGRAMS**

**FLEXIBLE APPROACH TO ASSESSMENT OF CLAIMS AND INFORMATION REQUESTED FROM CLAIMANTS**

From our customers' perspective, we know that the most important concern is that we continue to assess and pay claims and assess applications for cover. We have prepared for all scenarios, including where the majority of our staff might need to work from home, and we're continually testing our IT capabilities to ensure that when you need us, it will be business as usual as best we can in the context of a changing and evolving situation.

—  
Damien Mu, CEO and Managing Director, AIA Australia and New Zealand



# THE POWER OF BEHAVIOUR CHANGE TO IMPROVE HEALTH AND WELLBEING



# THE POWER OF BEHAVIOUR CHANGE



## COMPARING TWO NATIONS

### TWO IMPORTANT DATES AND THE IMPACT OF BEHAVIOUR CHANGE IN COVID-19

As at 19 May 2020, population of South Korea: **51,264,120**



**20 January**

1st case reported in South Korea

Northern America: **368,602,423**



**21 January**

1st case reported in USA

ON 15 APRIL 2020

**10,591**  
**225**

Reported cases

Deaths

**625,149**  
**27,782**

Reported cases

Deaths

ON 01 MAY 2020

**10,765**  
**245**

Reported cases

Deaths

**1,069,534**  
**63,001**

Reported cases

Deaths

South Korea overwhelmingly focused on preventative actions in its initial response to handling the COVID-19 crisis:

- Social distancing
- Handwashing
- Testing
- Masks
- Hygiene
- Medical care

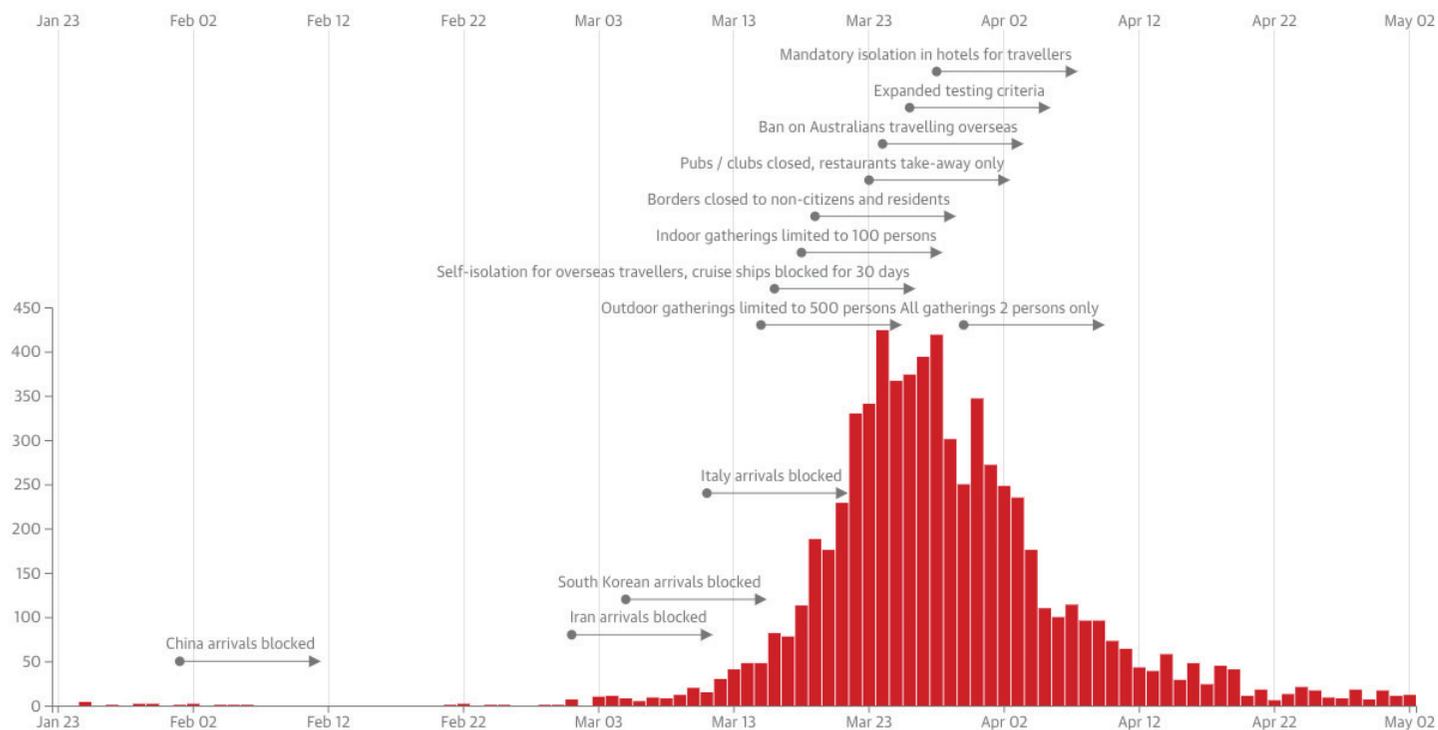
Data source: Worldometers.info, COVID-19 Dashboard (Center for Systems Science and Engineering, Johns Hopkins University)

Achieving our promise of enabling Healthier, Longer, Better Lives requires that we engage in a meaningful way with our customers at each touchpoint in their journey, allowing us to develop a deep understanding of their unique needs and wants, in order to meet their requirements.

At the heart of AIA Vitality – our award-winning, science-based program that encourages members to make measurable improvements to their health – is the concept of behavioural economics. Members are empowered and incentivised to make small lifestyle changes with the aim of decreasing their risk of non-communicable diseases, such as diabetes, cardiovascular disease and cancer. When members achieve meaningful change, this positively impacts on broader communities – thus contributing to and supporting our goal of helping Australians live Healthier, Longer Better Lives.

# THE POWER OF BEHAVIOUR CHANGE

## TIMELINE OF CORONAVIRUS MEASURES VS DAILY CASE COUNT

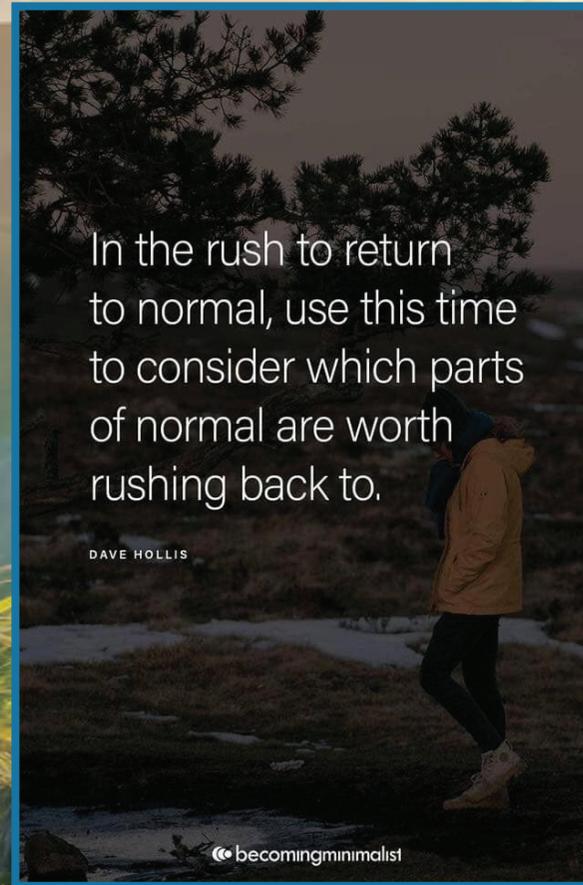


- As at 2 May 2020, we can view the total number of daily reported cases for Australia alongside the national measures introduced to limit the spread of the coronavirus.
- Measures are shown from the date they were introduced to ten days later. According to researchers at the University of Melbourne, this is the estimated time that might be expected to show any effect on cases.

# THE 'NEW NORMAL'

Our ability to sustain AIA's success requires an understanding of the social and health challenges our markets face, identifying the impacts these issues have on our communities and in turn our business, and being able to proactively address these in a manner that creates meaningful and shared value.

As a pathway emerges to restore our country to its "new normal", we have hope. Hope for the future and hope that we will all take with us the positive, small changes we have made from this time to make a difference in our lives. With clear evidence showing that leading a healthy lifestyle is a key factor in protecting against COVID-19, our purpose at AIA remains as relevant as ever.



**AIA Vitality**  
COVID-19 Insights

IMPACT ON BEHAVIOUR